

APPENDIX A

1. (Currently Amended) process for evaluating a business entity's success in developing new business, comprising the steps of: (a) developing a strategy and a plan to support at least one of the business entity's high level objectives in a component of the business entity; (b) establishing a relationship between the component of the business entity and an agent or broker intermediary using the developed plan; (c) establishing a relationship between the component of the business entity and a producer using the developed plan; (d) establishing a relationship between the component of the business entity and a consumer using the developed plan; and (e) processing new business resulting from the established relationships.

2. (Original) The process of claim 1 wherein the business entity comprises a first business and the component of the business entity comprises a second business acquired by the first business.

3. (Original) The process of claim 1 wherein the step of establishing a relationship between the component of the business entity and the consumer comprises the sub-steps of: targeting at least one consumer; establishing contact with the at least one consumer; and selling a product to the at least one consumer.

4. (Original) The process of claim 3 wherein the sub-step of targeting the at least one consumer includes receiving the developed plan and outputting at least one identified qualified target consumer; wherein the sub-step of establishing contact with the at least one identified qualified target consumer includes receiving input from the at least one identified qualified target consumer and outputting a response to the at least one identified qualified target consumer; and the sub-step of selling a product to the at least one consumer includes receiving

the response outputted to the at least one identified qualified target consumer, and outputting a consumer decision.

5. (Original) The process of claim 1 further comprising the step of evaluating at least one of steps (b) to (e) to assess the success of the process of developing new business in the component of the business entity.

6. (Original) The process of claim 5 wherein the step of evaluating the at least one of steps (b) to (e) comprises the sub-steps of measuring at least one of a throughput, a timeliness, a yield, and a cost of developing the new business in the component of the business entity.

7. (Currently Amended) A system for evaluating a business entity's success in developing new business comprising: (a) a deliver solutions module for evaluating one or more factors relating to a strategy and a plan to support at last one of the business entity's high level objectives in a component of the business entity; (b) a business to business unit associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component of the business entity and an agent or broker intermediary using the developed plan; (c) a business to producer unit associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component of the business entity and a producer using the developed plan; (d) a business to consumer unit associated with the deliver solutions module for measuring one or more factors relating to a relationship between the component and a consumer using the developed plan; and (e) a new business unit associated with the deliver solutions module for measuring new business resulting from an established

relationship between the component of the business entity and an intermediary, a producer and a consumer.

8. (Original) The system of claim 7 further comprising a measurement module for measuring at least one of a throughput, a timeliness, a yield and a cost of the deliver solutions module processes.

9. (Original) The system of claim 7 wherein the new business unit includes: a target consumer module receiving the developed plan and outputting at least one identified qualified target consumer; an establish contact module receiving an input from the at least one identified qualified target consumer and outputting a response to the at least one identified qualified target consumer; and a sales module receiving a consumer decision.

10. (Currently Amended) A process for developing new business in a business entity including a plurality of components comprising the steps of: (a) developing a strategy and a plan, in a deliver solutions module of the business entity, to support the business entity's high level objectives in a component of the business entity; (b) implementing a business to business relationship between the component and an agent or broker intermediary using the developed plan; (c) implementing a business to producer relationship between the component and a producer using the developed plan; (d) implementing a business to consumer relationship between the component and a consumer by performing a business to consumer sales process comprising the steps of: (i) targeting a consumer for the component of the business entity, (ii) establishing contact between the component of the business entity and the consumer, and (iii) selling a product to the consumer; and (e) using a new business unit of the deliver solutions module to measure new business resulting from the relationships implemented.

11. (Original) The process of claim 10 wherein the step of developing a strategy and a plan comprises the sub-step of maintaining the plan through a predetermined period of time.

12. (Original) The process of claim 10 wherein the step of developing a strategy and a plan comprises the sub-steps of: performing a preparatory review of the developed plan; proposing a plurality of goals; mapping the goals to the business entity's high level objectives; developing a plurality of strategies aligned with the goals; developing at least one tactical plan based on the developed strategies; confirming a capacity to perform the tactical plan(s); developing a plurality of financial projections for the tactical plan(s); communicating the tactical plan(s) to a plurality of channels and a plurality of factories within the business entity; and maintaining and updating the tactical plan(s).

13. (Original) The process of claim 12 further comprising the step of ratifying the tactical plans with a plurality of stakeholders of the business entity.

14. (Original) The process of claim 10 wherein the step of implementing a business to business relationship comprises the sub-steps of: assessing a universe of potential intermediaries; selecting one or more target entities from the assessed potential intermediaries; contacting the target entities; developing a proposal for establishing a relationship with each of the target entities; gaining a commitment to enter into a new relationship from at least one of the target entities; implementing a new relationship with each of the committed target entities which does not have previous relationship with the business entity; selling at least one new product to each of the committed target entities that have previous relationships with the business entity; and managing the relationship with each of the committed target entities.

15. (Original) The process of claim 10 wherein the step of implementing a business to producer relationship comprises the sub-steps of: engaging at least one of a non-captive producer of a product sold by the business entity and a captive-producer of a product sold by the business entity; licensing and appointing each of the engaged producers; performing one or more supporting functions to improve an effectiveness of each of the licensed and appointed engaged producers; and managing the results of the business to producer relationships with each of the licensed and appointed engaged producers.

16. (Original) The process of claim 10 wherein the step of targeting the consumer comprises the sub-steps of: identifying a source of consumers; building models with filtering criteria for targeting consumers; applying the models to the source of consumers; and generating a list including at least one targeted consumer based on the application of the models to the source of the consumers.

17. (Original) The process of claim 10 wherein the step of establishing contact with the consumer comprises the sub-steps of: developing a plurality of marketing tools to contact the consumer; preparing to contact the consumer by developing and choosing specific marketing materials; and initiating contact with the consumer.

18. (Original) The process of claim 10 wherein the step of initiating contact with the consumer comprises the sub-step of delivering an offer to the consumer.

19. (Original) The process of claim 10 wherein the step of selling a product to the consumer comprises the sub-steps of: following through on the contact established with the consumer; determining a plurality of needs of the consumer; matching the needs of the consumer

to a plurality of available products; delivering a sales presentation to the consumer; and closing a deal between the component and the consumer.

20. (Original) The process of claim 19 wherein the step of following through on the contact comprises the sub-step of setting up an appointment with the consumer.

21. (Original) The process of claim 10 wherein the step of implementing a business to consumer relationship between the component and the consumer comprises the sub-step of putting a purchase commitment from the consumer into force and collecting revenues resulting from a sale to the consumer.

22. (Original) The method of claim 10 wherein the step of implementing a business to consumer relationship between the component of the business entity and the consumer comprises the sub-steps of: receiving and entering data related to a sale of a product; consolidating results of other requirements for fulfillment of the sale of the product; accepting the sale of the product if the data and the results of the other requirements associated with the sale of the product satisfy one or more predetermined criteria; rejecting the sale of the product if the data and the results of the other requirements do not satisfy the predetermined criteria; and notifying the consumer of an acceptance or a rejection of the sale of the product.

23. (Original) The process of claim 22 wherein the other requirements comprise at least one of a medical test, a physical exam, and a type of annuity.

24. (Original) The process of claim 10 wherein the step of implementing a business to consumer relationship between the component of the business entity and the consumer comprises at least one of a sub-step of processing an application, managing a case,

underwriting an application, evaluating medical requirements, issuing a product, delivering the product, collecting revenues and reconciling an account.

25. (Original) The process of claim 10 wherein each of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business dashboard comprise a web page.

26. (Original) The process of claim 10 further comprising the step of evaluating a plurality of new business development processes in the component of the business entity by using at least one of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business dashboard.

27. (Original) The process of claim 10 further comprising the step of evaluating a plurality of the new business development processes in the component of the business entity by measuring a timeliness, a yield and a cost of the establishment of the business to business relationship using the business to business dashboard.

28. (Original) The process of claim 27 wherein the step of measuring the timeliness comprises measuring at least one of a number of first proposals generated in relation to a number of first proposals in progress in a proposal developing stage, a number of final dispositions in relation to a number of deals in progress in an obtaining an intermediary commitment stage, and an actual time span required for implementation of a new business relationship in relation to a time span defined by a contract date for implementation of a relationship in an implementing the business to business relationship stage.

29. (Original) The process of claim 27 wherein the step of measuring the yield comprises measuring at least one of a number of positive responses received from prioritized

targets in relation to a number of prioritized targets in a contact targets stage, a number of first proposals which generated interest in implementing a new business relationship in contrast to a total number of first proposals generated in a proposal stage, a number of new business deals closed in relation to a total number of new business opportunities identified, an amount of revenues resulting from closed deals in relation to projected revenues in the new business development plan in an implement relationship stage, an amount of sales production costs in relation to an amount of projected sales production costs in the new business development plan in a managing the business to business relationship stage, a number of accounts closed during a predefined period in relation to a number of accounts existing at the start of the predefined period in the managing the relationship stage, and a sales penetration by intermediary in relation to the projected sales penetration in the new business development plan in the managing the relationship stage.

30. (Original) The process of claim 27 wherein the step of measuring costs comprises measuring a firm expense ratio including at least one of a plurality of manager salaries, a time and an expense of establishing of the business to business relationship, a cost of conducting due diligence meetings, a cost of implementing education and a cost of sales.

31. (Original) The process of claim 10 further comprising the step of evaluating the deliver solutions module processes in the component of the business entity by measuring a timeliness, a yield and a cost of enabling the business to producer relationship using the business to producer dashboard.

32. (Original) The process of claim 31 wherein the step of measuring timeliness comprises measuring at least one of a number of sales positions filled compared to a number of

open sales positions for captive producer staffing in an engaging captive producers stage, a time from a point when a customer need is identified to a first sale generated by the captive producer, a time from a request to a notification of completion in a licensing and appointing producers stage, a speed of answer time including a time from an interactive voice response selection to an answer for all inquiries received through automated switches in a supporting producers stage, a resolution cycle time including a time from a first inquiry to a resolution and a closure with an originator for all support requests received in the supporting producers stage.

33. (Original) The process of claim 31 wherein the step of measuring yield comprises measuring at least one of a non-captive production by regional manager by product in relation to the developed plan in an engaging non-captive producers stage; a non-captive producer penetration in the engaging non-captive producers stage; a captive production by regional manager by product in relation to the developed plan in an engaging captive producers stage; a captive producer retention in the engaging captive producers stage; a number of incoming inquiries abandoned before a first response in relation to a total number of inquiries tendered in a supporting producers stage, and a number of inquiries resolved on a first inquiry in relation to a total number of inquiries in the supporting producers stage.

34. (Original) The process of claim 31 wherein the step of measuring costs comprises measuring an enabling expense ratio including at least one of a plurality of salaries and a plurality of bonuses paid to internal sales leaders, a plurality of bonuses paid to external sales agents and brokers, a time and an expense of enabling the business to producer relationship, the cost of sales producer education, the cost of development and distribution of marketing

materials, the cost of home office support processes for field sales producers, a cost of licensing and appointment resources and fees, and a cost of technology and automation tools.

35. (Original) The process of claim 10 further comprising the step of evaluating the deliver solutions module processes in the component by measuring a timeliness, a yield and a cost of the establishment of the business to consumer relationship in the business to consumer dashboard.

36. (Original) The process of claim 35 wherein the step of measuring the timeliness comprises the sub-step of measuring at least one of a number of days between an actual start date and a planned start date in an establishing contact with the consumer stage, a time from a positive response from the consumer to a close of a sale in a sell to the consumer stage, a time from a positive response to a first presentation to the consumer in the sell to the consumer stage, a time from the first presentation to a second presentation in the sell to the consumer stage and a time from the second presentation to the close of the sale in the sell to consumer stage.

37. (Original) The process of claim 35 wherein the step of measuring the yield comprises the sub-step of measuring at least one of a response ratio in an establish contact with the consumer stage, a number of commitments obtained in relation to a number of positive responses in a sell to the consumer stage, a number of first presentation opportunities in relation to the number of positive responses in the sell to the consumer stage, a number of second presentation opportunities in relation to the number of first presentations in the sell to the consumer stage and the number of purchase commitments received in relation to the number of second presentations in the sell to the consumer stage.

38. (Original) The process of claim 35 wherein the step of measuring cost comprises the sub-step of measuring at least one of a cost per name, a cost per response, and a cost per sale.

39. (Original) The process of claim 38 wherein the step of measuring the throughput comprises measuring at least one of an amount of new business placed, revenues received from the new business placed, and a ratio of new business placed compared to all business pending consumer decision.

40. (Original) The process of claim 38 wherein the step of measuring the timeliness comprises measuring at least one of a time span from a time a consumer makes a purchase commitment to a time a product is put in force and a time span from a beginning of contractual payment terms to a time a payment is rendered.

41. (Original) The process of claim 38 wherein the step of measuring the yield comprises measuring at least one of a ratio of underwriting acceptance to a total evaluated, a ratio of new business placed by the consumer to an amount of new business accepted by the business entity, a ratio of an amount of new business placed to a sales production target committed to in the new business development plan, a ratio of revenues received from new business placed to the sales production target committed to in the new business development plan, a ratio of a number of re-issues to the amount of new business placed and a ratio of a number of adjustments to a number of commissions paid.

42. (Original) The process of claim 38 wherein the step of measuring the cost comprises measuring a cost per a transaction.

43. (Currently Amended) A system for developing new business in a business entity including a plurality of components comprising: (a) a deliver solutions module for developing a strategy and a plan to support the business entity's high level objectives in a component of the business entity; (b) a business to business dashboard associated with the deliver solutions module to establish a relationship between the component and an agent or broker intermediary using the developed plan; (c) a business to producer dashboard associated with the deliver solutions module to enable a relationship between the component and a producer using the developed plan; (d) a business to consumer dashboard associated with the deliver solutions module to establish a relationship between the component and a consumer including: (i) a consumer targeting module to target a consumer for the component of the business entity, (ii) an establish contact module to establish contact between the component and the consumer, and (iii) a sales module to sell a product to the consumer; and (e) a new business dashboard of the deliver solutions module to process new business resulting from the relationship with the consumer within the component entity.

44. (Original) The system of claim 43 wherein each of the business to business dashboard, the business to producer dashboard, the business to consumer dashboard and the new business unit comprise a web page.

45. (Original) The system of claim 43 further comprising a measurement module for measuring a timeliness, a yield and a cost of the establishment of the business to business relationship in the business to business dashboard.

46. (Original) The system of claim 43 further comprising a measurement module for measuring a timeliness, a means for measuring yield and a means for measuring cost of enabling the business to producer relationship in the business to producer dashboard.

47. (Original) The system of claim 43 further comprising a measurement module for measuring timeliness, a means for measuring yield and a means for measuring cost of establishment of the business to consumer relationship in the business to consumer dashboard.

48. (Original) The system of claim 43 further comprising a measurement module for measuring a throughput, a means for measuring a timeliness, a means for measuring a yield and a means for measuring a cost of processing at least one new business relationship in the new business dashboard.

49. (Currently Amended) A system for evaluating a business entity's success in developing new business, wherein the business entity includes a plurality of components comprising: (a) means for developing a strategy and a plan, in a deliver solutions module of the business entity, to support the business entity's high level objectives in a component of the business entity; (b) means for establishing a relationship between the component of the business entity and an agent or broker ~~intermediary~~ in the deliver solutions module using the developed plan; (c) means for enabling a relationship between the component of the business entity and a producer in the deliver solutions module using the developed plan; (d) means for establishing a relationship between the component of the business entity and a consumer in the deliver solutions module using the developed plan; and (e) means for processing new business resulting from the established relationships in the deliver solutions module.

50. (Original) The system of claim 49 wherein the means for establishing a relationship between the component of the business entity and the consumer comprises: means for targeting at least one consumer; means for establishing contact with the at least one consumer; and means for selling a product to the at least one consumer.

51. (Original) The system of claim 50 wherein the means for targeting the at least one consumer includes means for receiving the developed plan and means for outputting at least one identified qualified target consumer, the means for establishing contact with the at least one consumer includes means for receiving the at least one identified qualified target consumer and means for outputting a response from the at least one identified qualified target consumer, and the means for selling to the at least one consumer includes means for receiving the response from the at least one identified qualified target consumer and means for outputting a consumer decision.

52. (Original) The system of claim 49 further comprising means for evaluating at least one of steps (b) to (e) to assess the success of the process of developing new business in the component entity.

53. (Original) The system of claim 49 wherein the means for evaluating at least one of the steps (b) to (e) comprises means for measuring at least one of a throughput, a timeliness, a yield, and a cost of developing the new business in the component of the business entity.